

Our Associates will handle your  
life insurance, superannuation,  
risk management/financial planning  
and mortgage requirements

Contact All Class Insurance Brokers Pty Ltd  
and take control of your complete risk requirements

*Pay by the Month Available*

1800 780 222  
or  
02 4578 0222



Insurance Brokers Pty Ltd

ABN 67 095 825 513

AFSL 222626

**HEAD OFFICE**

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The Insurance Broker who manages  
your risk and still comes to you!

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As a valued customer,  
we thought it time to tell you  
about our additional services.

- COMMERCIAL INSURANCE • FARMS/ACREAGE
- HOME AND CONTENTS INSURANCE
- LANDLORDS • PUBLIC LIABILITY
- MOTOR VEHICLE INSURANCE
- MARINE • TRANSIT
- WORKERS COMPENSATION

Is there anything we can help you with?

ISSUE 3 - JUNE 2005 - DEVELOPMENTS - SERVICES

## REVESBY BRANCH OPENS

ACIB, is pleased to announce its recent opening of All Class Insurance Brokers, Revesby. Both Tony Charman and Kate Fitzgerald join All Class after many years in the insurance industry, most recently

with Beacon and Move Insurance Brokers. Tony and Kate continue to service their existing client base, and look forward to expanding the All Class brand within the Southern Suburbs and beyond.

Sue Zettl (nee Borthwick) joined the ACIB team in late last year; Sue has accepted responsibility as Office Manager and Claims Office, whilst also developing a book of business.

Sue is extremely customer focused and brings a quality to our team which is second to none. Recently married, Sue is into Off Road Racing and has been in my opinion an excellent addition to our team.

Sue joins us with both a HR and Medical Indemnity background, and has also recently qualified as a General Insurance Broker.

## DO YOU NEED CTP INSURANCE?

Together with Zurich we can offer you competitive rates for your CTP business and fleet personal needs. Simply phone our friendly staff for an obligation free quote when your vehicle's registration is next up for renewal.

Zurich's new online green slip system allows us to transact and deliver your CTP insurances directly to the RTA. This convenient on-line method will enable you to receive a competitive quote, pay and obtain instant CTP insurance all in one simple step.

**Because business changes, sometimes you need a hand from someone who knows the industry and understands your insurance needs.**

Please contact us on the following number:

ALL CLASS INSURANCE BROKERS  
Suite 4, level 1, 304 Windsor Street,  
Richmond NSW 2753  
Ph: 02 4578 0222  
Fax: 02 4578 3548  
allclass@allclassinsurance.com.au

## NEWS BREAK! NEWS BREAK! NEWS BREAK!

Well now we can fill you all in, All Class Insurance Brokers is extremely pleased to announce that we have obtained both recognised qualifications and now ASIC licensing to offer Life Products to our clients.

With this brings Income Protection, Life and Disability and Trauma. This has been a major task, but one we believed that we needed to offer to our clients.

ACIB, can now look after and review all these needs for you and has also entered into a relationship should you have any financial planning needs.

What is different? - many companies offer Life Products, however operate as a third party to licence holder, ACIB now holds its own licence and with our highly compliant operational services believes that we now service your life needs efficiently whilst offering you a range of companies and covers.



## ACIB SKI FACILITY

Those who know Leroy know that for many years he has been working on alternatives to the markets which operated within the Australian Insurance Market for Snow Line Business. Last year we managed to set up such a facility, which has been very successful.

ACIB thanks the support of its snow line clients and support from various associations. We are pleased to inform you all that on renewal we have been able to secure further savings on pricing, which has seen Leroy

spend a lot of time overseas talking with Underwriters and Re Insures direct.

Stephen Randell, our Business Develop Manager is extremely motivated towards providing support to other snow line businesses, and we ask that you all continue to support our facility, by referring across other Ski Businesses.



## TRADE CREDIT INSURANCE

Would you feel comfortable if you discovered that you may be exposing 40% of your company's assets through your debtors' ledger?

Given that on a typical balance sheet, the debtors' ledger can be this significant, a form of protection only seems prudent.

If you have not already protected your business, we would like to introduce you to an efficient way to protect your company each time you sell goods or provide services on credit.

QBE Trade Credit Insurance is specifically designed to protect your debtors' ledger, whether they are existing or new accounts, Australia-based or overseas.

The process is simple. You provide us with the details of clients you grant credit to and we can leverage the services of QBE, Australia's leading insurer, who will research and analyse your client using QBE's quality database that has been built over 40 years, tracking payment history and financial information. Not only will you have access to fast and accurate credit assessments - you will insure your company against the insolvency of approved buyers too.

Trade Credit Insurance will give the comfort of knowing you are protected against bad debts and will reduce the time you spend researching accounts. It may also help improve your banking arrangements and assist in increasing sales.

Here are some examples where QBE recently paid out up to 90% (typical indemnity level):

- |                       |                                   |
|-----------------------|-----------------------------------|
| 1. One Tel            | 6. Ion Ltd                        |
| 2. HIH                | 7. Lincraft                       |
| 3. Ansett             | 8. Henry Walker Constructions     |
| 4. Pan Pharmaceutical | 9. Walter Constructions           |
| 5. TVSN               | 10. All State Electrical Services |



Trade Credit Insurance is suitable for most industries, whatever the size of your business.

Given the nature of business, can you afford not to have trade credit insurance? To find out how we can help you, please contact us at your earliest convenience.

At **ACIB** we believe in the best service. If you have any needs please contact our staff and we will be happy to help!

Don't forget **ACIB** is now supported by Financial Planners, plus mortgage companies.